

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Robert J. GREENBERG et al.)	Group Art Unit: 3622
)	
Application No.: 10/706,952)	Examiner: Nathan C. Uber
)	
Filed: November 14, 2003)	
)	
For: SYSTEMS AND METHODS FOR)	Confirmation No.: 7773
MANAGING A FINANCIAL ACCOUNT)	
BASED ON NON-CREDIT BEHAVIOR)	
OF A CUSTOMER)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Final Office Action mailed October 10, 2008, the period for response to which extends through March 10, 2009, by a request for extension of two months and fee payment filed concurrently herewith, and as a submission under 37 C.F.R. § 1.114 filed concurrently with a Request for Continued Examination, Applicants respond as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks follow the amendment section of this paper.